Homeowners' Guide

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1. Partner Family Work Folder
   These documents are working documents in active use during the construction/sweat equity phase of the partnership.
   a. Partner Family Summary
   b. Partner Family Profile
   c. Letter of Intent, Purpose, and Acceptance
   d. Homeownership Workshop List

e. Family Progress Tracking Worksheet
f. Partner Family Contact Record
g. Sweat Equity Policy
h. Sweat Equity Plan
i. Sweat Equity Log
j. Sweat Equity Monthly Status Report
k. Home Construction Standards and Options
l. Partner Family Construction Choices
m. Hunter-Douglas Mini-blind Color Chart
n. VCPL Book Selection List (aka Habitat Book Selection List)
o. Onsite Orientation Checklist
p. Purchase Agreement
q. Punchlist
r. Mortgage Payment Policy
s. Downpayment Policy
t. Habitat Contact List

2. Periodic Maintenance Checklists
   a. Monthly Maintenance Checklist
   b. Spring Maintenance Checklist
   c. Summer Maintenance Checklist
   d. Fall Maintenance Checklist
   e. Winter Maintenance Checklist
   f. Annual Maintenance Checklist

3. Manufacturers warranties and user manuals
   The manufacturers' warranties and user manuals are collected during the construction phase usually by the construction supervisor and added to the Homeowner's Guide when the family takes possession of the home.
   a. Furnace
   b. Refrigerator
   c. Range
   d. Carpeting
   e. Kitchen and bathroom flooring
   f. Windows
   g. Doors
   h. Electrical box
   i. Kitchen sink
   j. Bathroom stool
   k. Vanity sink
   l. Tub/shower

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A. Partner Family Responsibilities and Habitat Responsibilities

Prior to taking possession of my new home, I will complete all the following partner family tasks in a timely manner.

1. ***I will maintain good contact with Wabash Valley Habitat for Humanity.***
   For example, should your telephone number or mailing address change, notify the Habitat office and your Family Support Volunteer right away. Regularly attending Family Support Committee meetings and regularly volunteering at the office, at the ReStore, and on the current construction site are excellent ways to keep in touch with Habitat and to develop a relationship with your Habitat support network. *Note: Time spent in such meetings count toward Sweat Equity.*

2. ***I will attend at least two Family Support meetings with my Family Support Volunteer to sign the Letter of Intent and receive my copy of the Homeowner's Guide.***
   The Letter of Intent is Habitat's contract with you to begin construction on your home and the Homeowner's Guide covers details about your working relationship with Wabash Valley Habitat for Humanity. The Guide includes documents and forms such as your Sweat Equity log sheet, workshop list and descriptions, construction options where choices are possible, etc. The Homeowner's Guide also includes sections on maintaining your home after you've moved in and provides you with checklists for periodic maintenance activities.

3. ***I will meet with the construction coordinator and my Family Support Volunteer to go over house plans.***
   Habitat has several possible floor plans for 3 and 4 bedroom homes with 1½ or 2 baths. Current policy is to build a 3 bedroom home for a family with 1 or 2 children and a 4 bedroom home for 3 or more children. Our construction coordinator has several floor plans from which to choose. The lot size and shape may determine the specific floor plan to be used. Your personal preferences will be taken into consideration as well.

4. ***I will complete the required Sweat Equity hours before construction begins.***
   It is imperative that your preliminary 50 Sweat Equity hours per homeowner be completed before we begin construction on your home. Refer to the Sweat Equity Policy document in your Partner Family Work Folder for details.

5. ***I will attend required workshops.*** *(Note: Time spent in workshops count toward Sweat Equity)*
   The workshops are to help you prepare financially and help you learn the maintenance skills needed for your new home. Refer to the Homeowner Workshops in your Partner Family Work Folder for details.

6. ***I will participate in the groundbreaking event.***
   Groundbreaking for your new home is an important symbol to Habitat volunteers, your family, your new neighbors, and your community that you are taking on the responsibilities of home ownership. This even is scheduled for a day on the weekend, Saturday being the first choice, and is usually covered by the media. You should be prepared to say a few words about your new home and what home ownership means to you.

7. ***I will volunteer the required Sweat Equity hours after construction has begun.***
   Completing your sweat equity hours is mandatory before you can move into your new home. ***A good strategy is to get as many hours as possible in early in the construction cycle.*** If you put off your sweat equity hours thinking you can catch up later, you may find yourself with a serious catch-up problem as the house is being completed faster than you can serve your hours. It is also important to volunteer as many Saturdays as you can. Most of our community volunteers choose Saturday and it is important and enriching to both you and the community volunteers to have them meet and work with the person for whom they are building the home.

8. ***I will be responsible for filling out the site volunteer forms and my sweat equity log and sharing the log information with my Family Support Volunteer.***
   It is important to keep your Family Support Volunteer informed of your sweat equity hours to be certain you will complete your hours by the time your house is ready for our to move in. Your Family Support Volunteer is responsible for validating your service hours either through the initialed sweat equity log or by reviewing the Volunteer sign-up sheets which should be available on the construction site.

9. ***I will work with my Family Support Volunteer to pick out cabinets, vinyl, and carpet.***
   Your Family Support Volunteer will assist you or simply document your choices for cabinets, your vinyl flooring, and your carpeting. Your FSV will help you stay within the amount budgeted for this part of your home construction and will also know what choice limitations may be in place.

10. ***I will pay in full my down payment before the House Blessing event.***
    Your down payment is part of your investment in your new home and the nominal amount identified by the Habitat office and must be paid in full before the House Blessing.

11. ***I will meet with the Habitat Office to discuss my monthly mortgage and escrow payment account.***
    This is one of your workshop sessions, *Mortgages, Deeds, Home Closing, Property Taxes, Home Insurance, and Escrow,* and it is a mandatory workshop and will most likely be taught by the Executive Director. This will give you a good understanding of how mortgages work and how your investment in your home grows over time. If your home has qualified for a special housing grant, this will be explained to you.

12. ***I will arrange for Homeowner's Insurance prior to the closing date***

All mortgages require homeowners insurance to protect the investment in the home. You must choose your insurance and your Family Support Volunteer can help you. The cost of the insurance will then be part of your mortgage payment and will be put in your escrow account which will also include your property tax payments. As your insurance premium is due, Habitat for Humanity will disburse payment for the insurance.

13. ***I will transfer all utilities and the security system (if applicable) into my name.***
During construction the utilities and the security system were managed and paid for by Habitat for Humanity. These expenses become your responsibility when you take ownership of the home.

14. ***I will participate in the escrow closing to sign all necessary contracts for the purchase of my new home.***
Depending on the timing, this may actually take place at the House Blessing event. It should take place before that event and must take place before you move into your new home.

15. ***I will participate in the House Blessing event.***
The House Blessing event is for you and is an opportunity for the Habitat for Humanity organization and all the volunteers who have helped build your home to celebrate its completion with you.

When I have moved in I will assume all responsibilities for protecting my home and property by doing the following:

1. ***I will budget for all expenses of homeownership including but not limited to water, heat, electricity, garbage pickup, property tax, mortgage payments and in some cases non-essential items such as telephone service, cable service.***
Only you can control your budgeting habits. Your home is essential to your family's health and well-being as well as being an investment for you and your family. Your mortgage payment should be a top priority item in your budget – right after food, heat, and water.

2. ***I will make mortgage payments by the 1st day of every month and contact the Habitat office immediately if I will be late making your payment.***
The Habitat organization understands the constraints of a limited budget and unforeseen emergencies can sometimes strain that budget. We will make every effort to work with you but we need to know when there is a problem and the nature of the problem. By contacting us promptly that your payment may be a little late, we can work with you. Habitat has not only enabled your home to be built in an affordable manner and sold it to you with a no-profit, no-interest loan, we have invested a good deal of time and energy in you and your family. That investment is important to us and it is important to us for you to succeed. We will make every effort to help you do that.

3. ***I will examine my home and property regularly for any problems that need corrected.***

The Home Buyers Warranty on your home will cover any structural problems you encounter. But you must be alert to any problems and provide appropriate maintenance. A small repair can become a much larger issue if not taken care of in a timely manner. For example, the guttering installed on your house and the grading around your home is there to direct the flow of rainwater away from your foundation. If a storm damages a gutter or erodes the grading, you must repair the gutter and replace any grading dirt that has washed away as soon as possible.

4. ***I will prepare myself for maintaining my new home by gaining the necessary skills***

The maintenance sections of this document describe many of the repairs you may need to make. Lowe's offers Saturday workshops that may cover helpful topics. If there is enough demand among our partner families, WV Habitat would like to offer a home maintenance workshop. If you have Internet access, there are a number of helpful sites. You should also check the shelves of the Vigo County Public Library as well as the Indiana State University Library. All Vigo county residents with a valid ID may request a guest library card to use ISU's library.

5. ***I will keep the house in good condition by painting, doing repairs promptly, cleaning, and doing yard work.***

Acting promptly when a problem or a need is first noticed will usually keep the tasks involved simpler and more manageable. Painting one room a year will be less burdensome than waiting until every room and wood surface needs a coat of paint. Prompt cleaning and yard work reduces wear and tear on your home. Again, thorough cleaning of a room a month is much less daunting than undertaking a whole house cleaning all at once. Does anyone ever get a whole-house cleaning done?

6. ***I will keep the lawn mowed in summer (including maintaining a lawnmower) and keep the sidewalk clear of snow and ice during the winter.***

A well kept lawn is a source of pride and tells your neighbors you care about your home. If the grass is allowed to grow too tall, you may be fined by the city or the city may mow your grass and send you a bill for the work.

Keeping the sidewalks clear of ice and snow makes a safer environment for you and your family.

7. ***I will spend time getting to know my neighbors since good relationships with neighbors are the start of healthy, strong communities.***

Having a good neighbor you can be comfortable asking for help in an emergency or just watching your property when you're away is invaluable. Who knows, that neighbor may also be able to show you how to fix a plumbing problem or help you with a house project.

8. ***I will volunteer, as time allows, on future Habitat home building projects.***
   On each new build you will learn new skills and expand your circle of friends and supporters of the Habitat mission of which you are a direct beneficiary.

As the Wabash Valley Habitat for Humanity affiliate we have the responsibility to:

1. ***Assign a Family Support Volunteer (FSV) to partner with you before, during, and after construction of your home***
   If you have a friend or family member or your church wishes to suggest someone to fill this role, arrange for that person to meet with the Habitat Executive Director or the Family Support Committee. If not, the Family Support Committee of the local Habitat affiliate will assign someone.

   The role of your Family Support Volunteer is to assist you through the preconstruction planning phase, the construction phase, the moving-in phase, and for the first year after you've moved into your new home. He or she should attend all meetings with the Habitat staff and most communication with Habitat should include your Family Support Volunteer. Your Family Support Volunteer is focused on your needs and your perspective of homeownership responsibilities and will help you understand Habitat policies and documents.

2. ***With you and your Family Support Volunteer, meet to explain and sign with you the Letter of Intent Agreement***
   The Letter of Intent Agreement outlines your obligations with regard to your required sweat equity hours, your down payment, the required workshops, and consequences of inaccurate information in your application or a significant change in your financial situation.

3. ***Create house plans to fit your needs within the guidelines of Habitat for Humanity International***
   Wabash Valley Habitat for Humanity has a small number of house plans for modest 3 and 4 bedroom homes. The number of bedrooms for your home will be determined by your family size. The lot on which the house is to be built may determine the actual room layout of your home. If more than one lot is available at the time your house is to be built, you may be given a choice of those lots.

4. ***Provide $600 of discretionary credit to be used on the house as outlined in the Homeowner's Guide***
   Each partner family has different needs regarding washer and dryer, lawnmowers, vacuum sweepers, etc. This money is an opportunity for your to acquire a homeowner necessity that you don't already have. If you already have those things, you may use the funds to upgrade your lighting, add ceiling fans to your lighting options, add an icemaker to the fridge, add a garbage disposal to your kitchen, etc.

5. ***With you and your Family Support Volunteer plan the ground breaking event***
   The ground breaking event is an important symbolic event for you, your family and friends, and the Habitat community. It's an opportunity for you to invite your family and friends to get involved in the construction of your new home. And, the media coverage will alert volunteers in the area that a new construction site is available for volunteerism.

6. ***Invite the media to cover the ground breaking event***
   The media (TV and newspaper) usually cover the event with photographers. It is a good opportunity to alert the community to a volunteer opportunity.

7. ***Keep you informed on volunteer opportunities and workday schedules***
   It is important you take advantage of as many volunteer opportunities as possible. Your sweat equity requirements are not flexible. You must have fulfilled your **"first 50"** before construction can begin on your home. And, you must have fulfilled your **entire sweat equity obligation** before you can take possession of your new home. Don't make the mistake of delaying your sweat equity hours thinking "there's lots of time before the house is done". This time goes very fast and, as completion grows nearer, you'll be busier than ever. Get your sweat equity hours in early in the construction cycle.

8. ***Provide, through the Family Support Committee, the documents to track sweat equity hours***
   These documents are included in this Guide. Maintaining good sweat equity records is necessary. You cannot take possession of your new home until all sweat equity requirements have been met.

9. ***Provide, through the Family Support Committee, a list of the workshops available***
   This list is included in this Guide. Several of the workshops are mandatory and should be attended as soon as possible. For those marked "proposed" be sure to let WVH4H know your level of interest.

10. ***Provide, through the Construction Coordinator and the Family Support Committee, orientation on details of your home and its maintenance)***
    A checklist of the items to be covered is included in this Guide

11. ***With you and your Family Support Volunteer, plan the house blessing event***

12. ***Invite the media to cover your house blessing event***

13. ***Arrange for your house to be appraised***

14. ***Meet with you and your Family Support Volunteer to discuss your monthly mortgage/escrow payment***

15. ***Draw up your purchase agreement, mortgage, promissory notes, escrow and shared equity contracts***

16. Schedule your escrow closing

17. Provide a zero-percent (0%) interest loan for sale of your home to you

18. Administer your mortgage and escrow payments

19. From the escrow money pay the property taxes and homeowner insurance on your home

20. Provide to you mortgage payment coupons for your convenience in making your monthly payment, receipts of your payments for your records, and quarterly statements of your mortgage status

B. Working with Habitat and your Family Support Volunteer

When your application is approved and you begin the process of becoming a Habitat home owner, an interested person is assigned to be your Family Support Volunteer. The FSV will maintain an ongoing communication with you throughout the construction of your home and for the first year or so after you move in. This shared experience should be based on a good working relationship between you and your FSV and often develops into a lasting friendship.

If, however, you have concerns about the Family Support Volunteer and his/her commitment to you, please voice them to the FSV, the Family Support Committee chairman, or the Executive Director of WV Habitat. Often you'll find the FSV is simply reluctant to intrude on your time and privacy and won't be aggressive about spending time with you if he/she is unsure about your wanting or needing his/her involvement.

After you've taken ownership of your new home and your life has settled down a bit, your Family Service Volunteer will encourage you to participate as a "family-and-friends" volunteer for a new Partner Family. This is an important effort for the community and for the health of the Habitat organization. It keeps you in touch in an active way with many people who helped build your house and it demonstrates your recognition of the importance the volunteers on your home have played in your life.

Using the **Partner Family Work Folder** (a section of this document; see table of contents and the individual form instructions later in this section), the Family Support Volunteer will participate in all Partner Family activities. These include:

- the tasks involved in finalizing options such as floor plan and decorating choices,
- the tasks and recordkeeping steps involved in earning sweat equity,
- the progress in the construction of your home,
- any questions or issues that arise during the course of the build and the first year of occupancy.

The FSV facilitates the Partner Family's involvement in Habitat meetings, workshops, and events. The FSV will also participate in work sessions to fulfill the family's sweat equity requirements during construction. In fact, your FSV, unlike family and friends, can work with you during your first 50-hour commitment and his/her hours will be "escrowed" to count toward the family/friend hours portion of your sweat equity commitment.

The FSV is involved in any discussions regarding problems and acts as the witness in the signing of any and all documents by the Partner Family and Habitat. Keeping the FSV involved in every step even though it may seem unnecessary will help build a stronger bond between the Partner Family and the FSV.

The Partner Family Work Folder contains a number of documents. The work folder is assembled by the Family Support Committee Chair and becomes part of your Homeowners Guide. Both you and your FSV receive an identical copy of this folder when you begin to work together. Some of the documents are just informational. However, most of them are forms to be filled in as you work through sweat equity, attend workshops, identify problems, and make decisions. Some of the documents at first glance may seem redundant but each has a specific purpose. The documents are used as described below:

- **Family Summary**
  The Family Selection Committee fills in the information for this document which is general information about your family and your housing goals; information that is not confidential and may be used in press releases. You should review this information with your FSV to ensure accuracy and to add any information you would like included.

- **Family Profile**
  The Family Selection Committee also fills in the information for this document which is more detailed information about your family. It may include details that are of a more confidential nature that will not be shared beyond the Family Support Committee. This information will help your Family Support Volunteer better understand your situation and be more effective.

- **Letter of Agreement, Purpose and Acceptance**
  This document is your contract with Habitat for Humanity for building your home. It is a legal document prepared by the local affiliate office and contains the details of the responsibilities between you and the affiliate. It must be signed before any planning or work can be started on your home. When you receive your folder it will probably contain a draft copy of the agreement. You should replace that draft with your copy of the signed agreement when you receive it. (Note: the agreement in your FSV's folder need not be replaced.)

- **Homeowner Workshop List**
  This is a list of the various workshops available to you through Habitat for Humanity and includes an indication of which workshops are mandatory. (Remember, you receive sweat equity hours for the time spent in workshops). It is your responsibility to schedule workshop attendance through the agency providing them and to notify both your FSV and the Habitat office when you attend.

- **Family Progress Tracking Sheet**
  This is a list of expected milestones during the sweat equity and home building phases of your project and should be used as a planning tool. Each time you meet with your FSV you should review and update this tracking sheet and work out any problems you identify in meeting these milestones in a reasonable timeframe.

- **Partner Family Contact Record**
  This is a log for recording contacts between you and Habitat, primarily your FSV.

You and your FSV should use this form as a memory jogger and note any significant issues you have discussed and your understanding of the resolution or the next steps that need to be done.

- **Sweat Equity Policy**
  This is the Habitat policy in effect at the time you start down the path of homeownership and under which you earn your sweat equity. You and your FSV should refer to this document when questions arise about sweat equity, who can contribute, and the circumstances under which you can contribute. Any unresolved questions should be referred to the Habitat office and the resolution documented on your Contact Record form.

- **Sweat Equity Timeline Plan**
  This is your plan for completing your sweat equity in the appropriate timeframe for moving into your new home. You should work with your family support volunteer (FSV) to document your plan in a format that works best for you. It should be used as a tool to document as early as possible how your sweat equity hours will be fulfilled and tot identify any scheduling issues or time gaps you need to cover with family and friends.

- **Sweat Equity Tracking Sheet**
  This is a log of your sweat equity hours including those contributed by your family and friends. When you meet with your FSV you should reconcile the hours each of you has recorded and clarify any questions or differences. Be sure to enter your hours on your form at the time you earn them and have the onsite Habitat supervisor or representative initial the entry.

- **Sweat Equity Monthly Status Report**
  This document is a running summary of the sweat equity hours which have been earned by you or your family and friends. The latest total (or a copy of this form) should be given to the Family Support Committee Chair at each monthly meeting. This information will then be reported to the board at the next monthly board meeting.

- **House Construction Standards and Options**
  This is an information-only document describing the construction standards which are being used to build your home. It also describes items that are optional from which you will be given an opportunity to make choices on the Partner Family Construction Options. The list of optional items includes things that have come up with previous homes but can be expanded if agreed upon with the construction supervisor and Habitat management.

- **Partner Family Construction Options and Hunter-Douglas Mini-Blind Order Form**
  This Construction Options Form is a list of choices you make based on the House Construction Standards and Options. These choices need to be documented for the construction supervisor. When finalized the form is to be signed by you, the FSV,

and the construction supervisor to ensure everyone has the same understanding regarding the choices you make. The Hunter-Douglas Mini-Blind Order Form reflects the detailed choices you have made regarding the privacy mini-blinds they donate to your home and your completed form will be used to order those blinds.

- **Orientation/Walkthrough Checklist**
  This is a list of items to be covered by Habitat (usually the construction supervisor) as you inspect your home after it is completed and ready to turn over to you and your family. The checklist simply serves as a reminder to you and the Habitat representative of the items that need to be covered. As each item is checked off, you are indicating that you have been given the information and that you understand. Do not hesitate to stop the representative and ask for further clarification.

- **Punchlist**
  This form is used to identify unfinished items or items that still need some attention when Habitat is turning your house over to you. Any paint touchup or other substandard or unsatisfactory workmanship or product should be noted on this form. *(Often this will be a seasonal issue such as grading or lawn preparation.)* You should then work with the Habitat construction supervisor and Habitat management to agree on the problems and a date for Habitat to complete any corrective action.

- **Purchase Agreement**

- **Mortgage Payment Policy**
  This is an information-only document describing the policies governing your mortgage payment and any consequences and penalties for payment delinquency. Be sure to read this document as soon as possible and get any questions answered as early in the process as possible.

- **Habitat Contact List**
  This is a list of Habitat individuals whom you may need to contact during your sweat equity and home building period.

C. Sweat equity

A cornerstone of Habitat for Humanity is the sweat equity policy. Sweat equity involves opportunities for meaningful interaction between partner families, Habitat staff and community volunteers. Habitat efforts are not only to help families who are dedicated to improving their lives but also to build better communities in which to live.

Everyone gains from this policy and the experience it involves. Sweat equity allows you to know and understand the construction of your home for which you can be proud. This knowledge and understanding also enhances your ability to care for and maintain your home.

The portion of sweat equity served in construction of someone else's home helps you learn what tasks you'll help perform when your turn comes. It also means the next partner family will help in the construction of your home.

The ideal sweat equity day is Saturday when groups of volunteers from the community typically come to the site. Getting to know these volunteers is invaluable. Many of them volunteer with Habitat specifically because of the warm, personal contact they are able to have with the families they feel they are helping. If, however, you are unable to be onsite on Saturdays due to your work schedule, arrangements for special weekday hours can be made with the Habitat office. Sweat equity hours can only be earned under the supervision of a Habitat supervisor.

Details of sweat equity policy and requirements are in the Sweat Equity Policy section of the Family Support Work Folder. Recordkeeping tools for sweat equity service are also included in this folder.

D. Homeownership Workshops

(Workshops marked with an asterisk are mandatory for one or both head of household partners)

These workshops are intended to help Habitat partner families understand the issues involved in home ownership and become better and more successful homeowners. Most courses are offered through the Family Self-Sufficiency office of the Terre Haute Housing Authority. Those marked with an asterisk are required courses for the partner family and must be completed before the closing date for their home. There are other courses offered by the Family Self-Sufficiency office and partner families are encouraged to attend.

Refer to the Homeownership Workshop List in your Partner Family Work Folder for a current list of classes. The following are those now available or that are being proposed:

1. Making Your Money Work *
2. Homebuyers Education *
3. Habitat Philosophy, History, and Policies *
   Online workshop at my.habitat.org, requires signup
4. Mortgages, Deeds, Home Closing, Property Taxes, Home Insurance, and Escrow *
   Working session with Executive Director of Wabash Valley Habitat for Humanity
5. Budgeting and Predatory Financing *
6. Healthy Home and Safety in the Home *
7. Earned Income Credit
8. Home Maintenance (proposed)
9. Lowering Home Energy Costs and Other Cost Savings Practices (proposed)
10. The Importance of Preparing a Will (proposed)
11. Lawn Maintenance and Landscaping (proposed)
12. Affordable Interior Design (proposed)
13. Stress Relief Counseling (proposed)

E. Start of construction … *groundbreaking and a few weeks before that*

Start of construction is dependent on the homebuilding schedule established by the staff of WV Habitat for Humanity as well as the following:

1. The Letter of Intent, Purpose and Acceptance must be signed by all parties. *This is usually done shortly after the partner family has been accepted by the board to become a future homeowner.*
2. The first 50 hours of sweat equity must be completed by each homeowner. Your Family Support Volunteer may also work on the 25 sweat equity hours that can be added to your sweat equity hours. These 25 hours do not count toward your first 50 hours. But, they will count toward the total hours you must earn.
3. The initial down payment (amount and any installment plan to be determined by Wabash Valley Habitat for Humanity office) must be paid to the Wabash Valley Habitat for Humanity office.
4. The lot must be identified.
5. WV Habitat for Humanity will obtain the building permit.
6. WV Habitat for Humanity will arrange for temporary electrical service to a pole set on the property.
7. If applicable, WV Habitat for Humanity will apply for gas service, make arrangements for installing the gas line, for having the meter set, and for establishing the account in Habitat's name. Any gas used before your move in date will be paid by WV Habitat.
8. WV Habitat for Humanity will apply for water services, get water lines installed, the meter placed, request inspections, and get water turned on.
9. The floor plan must be selected from the options offered by Wabash Valley Habitat for Humanity. *(Note: There may be only one valid choice*).
10. The details of the groundbreaking event must be completed. You and your Family Support Volunteer will work with the Habitat staff on these details. You will help select a date and a minister as well as identify anyone you'd like added to the announcement mailing. Habitat office will make most of the arrangements and issue the press release.

In the weeks before the groundbreaking event you will get to know your Family Support Volunteer and begin to work with the various forms contained in the Family Support Work Folder which is an appendix of this manual.

F. The Construction Phase

The construction phase for your home begins sometime after the groundbreaking ceremony. The construction supervisor will schedule material delivery, volunteer working days, and the contractors who will perform certain tasks.

Contractors usually, but not always, dig and build the foundation, do some or all of the plumbing, do some or all of the electrical wiring, hang and finish the drywall, blow the attic insulation, install vinyl and carpeting, install the furnace and heat duct system.

Volunteers usually install the sub-flooring, frame the house, install the roofing, wrap the house, install the wall insulation, install the vinyl siding, paint the ceiling and walls, install kitchen cabinets, install some or all of the plumbing, install some or all of the electrical fixtures.

During the construction phase you, your Family Support Volunteer, and your group of family and friends must earn the remainder of your sweat equity hours. It is important to keep good records of sweat equity hours and to monitor your progress to ensure the required number is earned by the time the house is complete. The sweat equity hours you spend on your home are also an ideal time for you to become familiar with the details of your home construction and how to maintain it after you take possession.

You will work with your FSV, the Construction Supervisor, and the Habitat office on scheduling your sweat equity hours. Some hours may be earned at the Habitat office or at the Habitat Restore. We encourage the families to work as often as possible at the construction site on volunteer days to give your volunteers an opportunity to meet you and get to know the partner family for whom they are working.

G. Moving in … *house blessing and a few weeks before that*

1. Home Appraisal

The Habitat office will arrange for the home appraisal by a license real estate appraiser when construction on the home is completed. This appraisal will be a factor in determining the final price of your home.

2. Homeowner's Insurance

A homeowner's insurance policy for the appraised value of your home must be negotiated with an agent of your own choice prior to signing the closing papers. A homeowner's policy will cover the contents of the house as well as the house itself. The insurance premium will be paid by Wabash Valley Habitat for Humanity from funds in your escrow account.

3. Closing

The mortgage papers will be signed at the Closing meeting. This meeting includes WV Habitat for Humanity representatives and the partner family. each partner family individual listed on the mortgage papers must be in the meeting to sign the papers. Proof of homeowner's insurance must be available at this time. (Note: Every attempt is made to "close" on the house before the House Blessing and before the family takes occupancy. However, timing may prevent this. In this case the partner family will be responsible for mortgage payments as if closing had taken place on the move-in date.

4. House Blessing

Prior to your moving into your new home a House Blessing event will take place. This is an opportunity for all volunteers who worked on your home to see and take pride in the finished results and to share in your celebration. As construction nears completion you and your Family Support Volunteer will work with Habitat office in planning your House Blessing. At this event Habitat will conduct a brief program blessing your home, a representative of your church will present you with a Bible, and a representative of the local Optimists Club will present you with a United States flag. Local media may also attend. There will be a media release announcing the event as a celebration of your purchase with a no interest mortgage of this new home built by Wabash Valley Habitat for Humanity volunteers and funded in part by mortgage payments of past Habitat homeowners as well as donations.

You will be asked to present a short thank you speech which can be a written statement, a poem, or just an unprepared talk .. whichever you find most comfortable. Some homeowners and the Family Support Volunteer will provide refreshments; but these are not required. The event should not be a burden; it should be relaxing and fun – a celebration for you and all the volunteers who helped make your new home happen.

5. Occupancy

In keeping with current Habitat policy, you may move into your home after "closing". (*"Closing" refers to the process of your signing the escrow papers and Habitat's transferring ownership of the property to you.)

You are responsible for all the details necessary in moving a household from one location to another. In the weeks prior to moving in you need to:

a. Get organized.
b. Notify your landlord of your move date. Habitat will give you as much advance notice as possible.
c. Arrange for homeowner's insurance for your new home.
d. Transfer the services for electricity, water, and gas from WV Habitat for Humanity to your name.
e. Sort and clean your current residence. Begin to save boxes and load them with the possessions that aren't needed for your day-to-day living and that you will be taking with you.
f. Arrange with friends and family to help you move.
g. Make arrangements for a vehicle to be used to move larger items. Schedule a moving van, if necessary.

H. Protecting your home ownership rights - *taking care of your mortgage*

When you became owner of your home you signed mortgage papers with a commitment to make monthly payments to retain ownership of that home. When you fail to meet that monthly obligation you are forfeiting your right of ownership. Be sure to read and understand the obligations outlined in your Letter of Intent, Purpose, and Agreement and the information covered by the Mortgage Payment Policy.

6. Budgeting and prioritizing

Your budget priorities are simple:

a. **First** - Food,
b. **And** - Utilities,
c. **Followed by** - Mortgage,
d. **THEN** everything else.

NOTE: No Exceptions. *Remember, "**everything else**" includes important things like car payments, credit card payments, clothing, even, doctor bills and school supplies. Your **mortgage payment must come first**. And, when the risk is missing a mortgage payment, things like pets/pet supplies, video games, cable television, Internet access, Christmas presents, birthday presents, vacation trips, and entertainment certainly fall under the headings of non-essentials and luxuries.*

During the application process you reviewed with Habitat your income and expenses to ensure you had the budget resources to afford your house and to **make your mortgage payments on time**. Habitat established an affordable monthly payment amount taking your budget into consideration. Through Habitat-sponsored workshops, you also learned ways to manage your finances to ensure on-time mortgage payments. Be sure to use these techniques to continue to manage your budget effectively. If you feel you need a refresher course to stay on track with your budget, don't hesitate to contact the local Habitat office to arrange another budgeting session.

Unforeseen events (job layoff, catastrophic medical needs, etc.) can affect even the most carefully planned budget. As soon as you recognize such an event is occurring, **contact the Habitat office right away.** The office may be able to find ways to work with you to keep your mortgage payments up to date. It cannot be stressed too much how important it is to keep the Habitat office informed in a timely manner.

7. Mortgage payments

Your mortgage payment is your path to eventually owning your home, an investment that will one day be one of the most important assets in your possession. Paying regularly and on time is vital.

Details on mortgage payment policies are included in the Mortgage Payment Policy document in the Family Support Volunteer Folder which is part of this manual.

8. Homeowner's Insurance

For the life of your mortgage with Habitat you **must** have homeowners insurance.

*(Note: Even after you pay off your mortgage, you **should continue** to hold a homeowners insurance policy. It will protect you from certain disasters such as a fire or a tornado. Most policies provide some coverage for the house, its contents, and accidents that occur on your property.)*

The local Habitat office **does not** choose your insurance carrier for you; we only require you to carry adequate insurance.

You pay for the insurance of your choice as part of the escrow portion of your monthly payment. The payment will be sent to the insurance company by the Habitat office. You must have arranged for your homeowner's insurance before the contract Closing.

9. Utilities

As a ***homeowner*** you are responsible for paying for your own utilities: water, electricity, gas. By carefully watching your energy consumption you can keep these costs within your budget.

- Use good judgment with air conditioners, heaters, and clothes dryers which consume a lot of electricity resulting in higher electric bills.
- Be sure windows are closed when heaters and air conditioners are running.
- When drying clothes, don't overfill your dryer - smaller loads dry much quicker than larger ones. You might try removing some clothes from the dryer while still damp and hanging them to finish. This will reduce the amount of electricity your dryer is consuming .. *and many clothes look even better and last longer when dried this way!*
- Keep your water heater thermostat set at the lowest temperature that provides you with sufficient hot water. For most households, 120°F water is fine (about midway between the "low" and "medium" setting). Each 10°F reduction in water temperature will generally save 3–5% on your water heating costs.
- When you are going away on vacation, you can turn the thermostat down to the lowest possible setting, or turn the water heater off altogether for additional savings. With a gas water heater (most of our WV Habitat homes are electric), make sure you know how to relight the pilot if you're going to turn it off while away.

Contact information for your utility companies is included in the Important Contacts section of this manual.

I. Protecting your home as a property investment - *taking care of your house and property*

For many, the home is the largest investment and most important asset throughout one's life. It is important to take care of it in such a way that it will maintain its value throughout the life of the investment.

While your home was being built it was the responsibility of Habitat for Humanity as the builder to be sure local codes were followed and appropriate construction standards were maintained. Installation of the HVAC, plumbing, electrical fixtures and appliances were supervised by experienced construction personnel to be certain good construction and installation practices were used.

When possible testing was done to be reasonably certain everything was working properly. However, any problems which appear to be construction-related or installation-related should be reported to the Habitat for Humanity office promptly for action as soon as possible – **within 30 days of occupation**. This information should be conveyed **in writing** to ensure the Executive Director and construction supervisor are both aware of the problem and agree to take steps to correct it. You should expect a response, also **in writing**, identifying the corrective action and a time frame in which it will be done. Should the problem NOT be a construction or installation matter, you will be given a **written response** that Habitat for Humanity will not be taking action.

At the time you assume ownership of your home ***you become SOLELY responsible for its upkeep and maintenance.*** These responsibilities include regular and/or seasonal maintenance of the structure, grounds, and appliances and alertness to signs of problems such as leaky faucets and erosion near the foundation.

In addition to your regular homeowners insurance your home purchase will include a **2-10 Home Buyer Warranty**. This policy is to cover defects in construction or installation and includes:

- **10 full years** of structural defect coverage for load-bearing components;
- **2 full years** of systems surety coverage against defects in wiring, piping, and ductwork in electrical, plumbing, heating, cooling, ventilating, and mechanical systems;
- 1 full year of surety coverage against defects in workmanship and materials.

Please refer to your Home Buyers Warranty documents for details, specific instructions for filing claims and clarification of any questions. **In general**, any defects in wiring, piping, and ductwork in electrical, plumbing, heating, cooling, ventilating, and mechanical systems ***within two (2) years*** of the date your policy was issued should be reported to Wabash Valley Habitat for Humanity (who will arrange for repairs) and the 2-10 HBW Warranty Administration Office. Any defect in **load-bearing components** (such as footings and foundation, beams, girders, lintels, load-bearing walls and partitions, roof framing systems, and floor systems) ***within ten (10) years*** of the date your

policy was issued should be reported to the 2-10 HBW Warranty Administration Office. As a courtesy please send a copy of the Notice of Complaint Form to the Wabash Valley Habitat for Humanity office.

Protecting your home also involves observing some **lifestyle policies** such as:

1. Lock up doors and windows

2. If you or someone in your home smokes,
- **a.** Avoid smoking in bed.
- **b.** When you are tired, take extra care in taking any sort of drug or drinking alcohol which make it much easier to fall asleep with a burning cigarette.
- **c.** Use child-resistant lighters and matchboxes
- **d.** Never leave lit cigarettes, cigars, or pipes unattended.
- **e.** Use a proper, heavy ashtray that can't tip.
- **f.** Never tap your ash into a wastebasket; it may ignite other rubbish in the wastebasket. And, don't let cigarette/cigar ends (which may ignite) build up in the ashtray.
- **g.** Take extra care to be certain your smoke/fire detector is in working order.

NOTE: In fact, avoiding smoking in the house entirely has many benefits. Smoking indoors damages paint, carpeting, furniture upholstery, air filters, and the general air quality for everyone living in the home. And, statistics show that houses with a smoker living in them are more likely to have a fire.

3. Make a habit to check for loose or broken electrical cords.

4. Know how to shut off gas and water lines. This information is documented in the "Important Locations in Your Home" section.

5. Make sure someone will watch your property when you are away.

6. Be cautious and use common sense.

J. City Ordinances and *"Good Neighbor"* Practices

1. Zoning regulations

There are a number of county zoning codes and city ordinances for the neighborhood of your new home. Many of these were observed as part of the rules of construction while your house was being built. However, some zoning rules may affect your ongoing residency. Since new codes are added and old ones change you need to check with the city and county code. You can expect codes and ordinances to affect:

a. The number of unrelated people who can live in your home
b. Whether you are allowed to run a business from your home and the types of businesses that are permitted
c. Remodeling your home and the building permits required
d. Adding a fence to your property
e. Noise levels permitted in your neighborhood
f. Curfews that apply to your neighborhood
g. The condition of the exterior of your property including the length of your grass, cars parked in and around the yard, trash disposal
h. Control of pets

2. Pets

Now that you are in your own home you may decide it is time to add a pet to your household. Adding a pet to your environment should be given a good deal of thought. Do you have the space for the animal you want? Do you have the spare time to take good care of the animal? How much damage to your home can you tolerate from an excitable or incontinent puppy?

3. Lawn maintenance practices

The height of your grass is subject to local ordinance restrictions. If you allow your grass to grow long, the city may fine you or mow your grass and send you a bill.

Keeping your yard clear of debris and discarded toys avoid an eyesore to the neighborhood and make your property safer for your family as well as your neighbors and visitors.

4. Neighbor relations

Not only should you get to know your neighbors as soon as possible, you should be sensitive to your neighbor's view of your property. If you are going to add a structure or plant a tree, take note of how the addition may affect your neighbor. For example, don't plant a large-growing tree too close to your property line where leaves will flood your neighbor's yard or will create a shady area under which your neighbor's grass will not grow.

If you decide to add a fence, as a courtesy, mention it to your neighbor so he/she won't be taken by surprise. You may find your neighbor is interested in fencing part of his property as well and would be willing to share the cost of the length of the fencing along his property line. .

K. Home Safety

1. General rules with regard to electrical equipment

- Never work with or near electricity when hands or feet are damp.
- Never remove service panel covers.
- Don't use outlet multiplier plugs to connect lamps and appliances whose amperage totals more than the capacity of the circuit.
- Avoid using extension cords whenever possible. Never run them across hallways or doorways, under carpeting or furniture, or through walls. Never staple them in place.
- Never replace blown fuses with larger-amp fuses.
- Don't cut the grounding (third) prong off a plug to fit it into a two-hole receptacle.
- Keep electrical appliances such as hair dryers, radios, and shavers away from bathtubs, sinks, and showers.
- Don't pull cords out of receptacles by the wire. Hold by the plug and pull.
- Replace worn or frayed lamp and appliance wires.
- Don't try to extinguish small electrical fires with water. Use baking soda or a Type "C" household halon extinguisher that is rated for electrical fires.
- All electrical work done in a house should be inspected and approved by the local
- authorities.
- Always disconnect a circuit before making repairs on it or installing a light fixture.
- When in doubt, call a licensed electrician.

2. Preventing Home Fires

- Begin by checking that each level of your home and every bedroom is equipped with a smoke alarm as recommended by the National Fire Protection Association (NFPA). In the event of a fire, you may have only three minutes to escape so proper placement of working smoke alarms saves valuable time.
- Remember that alarms can't do their jobs if they're not functioning properly. It's important to test alarms weekly and change batteries twice a year. Detectors should not be located in front of a wall or ceiling air duct outlet which may impair their effectiveness.
- In addition to alarms, **outfit your home with fire extinguishers**. Locate one on each level of your home and in rooms and areas that pose a fire hazard, such as your kitchen, near a fireplace or in a garage or basement.
- **Familiarize yourself with the instructions on how to use your fire extinguisher properly.** To operate a fire extinguisher, remember the word **PASS**:

a) **P**ull the pin. Hold the extinguisher with the nozzle pointing away from you, and release the locking mechanism.
b) **A**im low. Point the extinguisher at the base of the fire.
c) **S**queeze the lever slowly and evenly.
d) **S**weep the nozzle from side-to-side

- Check that it's fully pressurized and carries a 3-A:10-B:C rating, which means it can handle virtually any flame (A is wood, paper, and plastics; B is flammable liquids; and C is electrical). Stow your kitchen extinguisher 10 feet from the stove, says the president of the Home Safety Council.
- Although they shouldn't be used on large-spreading fires, they are useful in putting out small, contained fires. Note the following tips about fire extinguishers:

a) Use the fire extinguisher only after people have left the house and the fire department has been called.
b) Fire extinguishers come in many sizes and types. When choosing one, be sure you know what kind of fires you expect to put out with it.
c) The NFPA recommends buying only fire extinguishers tested in accordance with the American National Standards Institute guidelines. Testing information is included on the label.
d) Make sure you learn how to use a fire extinguisher properly, and be sure that all family members have read the operating instructions and understand them.
e) Keep extinguishers where they are readily available and easily accessible to all family members.
f) Inspect your fire extinguishers **frequently** and **refill if necessary.**

- **Determine an escape plan.** Identify several different routes in case one or more are blocked by fire or smoke and select a family meeting place outside the home to ensure everyone is safe. This is when you'd call the fire department.
- While planning an escape route, consider each family member's unique characteristic -- such as age, physical condition(s), sleeping habits, hearing ability, etc.
- Practice your fire drills and escape plan with the alarm sounding. It's recommended that you hold a fire drill while family members are sleeping so as to determine response time to the alarm while sleeping; however, allow children time to master the fire-escape plan before practicing at night.
- Be sure all family members know and understand the following (especially children):

- Feel the door **BEFORE** opening it. If it's hot, don't open it. Use another escape route, which is why it's vital to have alternate routes. If you can use the door, close it behind you. A closed door stalls a fire.
- **STAY LOW**. Smoke and heat rise. Crawling on the floor will reduce exposure to smoke and heat.
- **NEVER RETURN** to a burning building for *any* reason, including toys and pets.
- **STOP, DROP and ROLL**. If your clothes should catch fire, don't run. **STOP** where you are, cover your face, **DROP** to the ground and **ROLL** over and over to smother the flames!
- To help prevent fires, observe the following safety practices:
  a) Remain in the kitchen while cooking food.
  b) Have your furnace and chimney inspected every year.
  c) Throw away oily rags and other combustible materials.
  d) Check electrical cords regularly for cuts, cracking and other damage.
  e) Never put a space heater near curtains or furniture.
  f) Don't cover light bulbs with anything flammable.
  g) Keep flammable materials, such as towels, away from stovetops.
  h) Avoid smoking in the home.

We emphasis this by repeating earlier information:

If you or someone in your home smokes,

- Avoid smoking in bed.
- When you are tired, take extra care in taking any sort of drug or drinking alcohol which make it much easier to fall asleep with a burning cigarette.
- Use child-resistant lighters and matchboxes
- Never leave lit cigarettes, cigars, or pipes unattended.
- Use a proper, heavy ashtray that can't tip.
- Never tap your ash into a wastebasket; it may ignite other rubbish in the wastebasket. And, don't let cigarette/cigar ends (which may ignite) build up in the ashtray.
- Take extra care to be certain your smoke/fire detector is in working order.

NOTE: In fact, avoiding smoking in the house entirely has many benefits. Smoking indoors damages paint, carpeting, furniture upholstery, air filters, and the general air quality for everyone living in the home. And, statistics show that houses with a smoker living in them are more likely to have a fire.

2. Preventing Falls

a. It is easy to trip on small rugs. Tape them to the floor or do not use them at all.
b. If you wax your floors, use nonskid wax.
c. Keep stairs, sidewalks, and paths clear.

d. Have handrails on both sides of the stairs.
e. Make sure that stair handrails are secure.
f. Fix broken or chipped steps and walkways as soon as possible.
g. Repair tears in carpeting.
h. Have nightlights in the bedroom, hall and bathroom.
i. Have a mat or non-slip strips in the tub and shower.
j. Have grab bars in the tub and shower.
k. Wipe up spills when they happen
l. Cover the ground under playground equipment with a thick layer (9-12 inches) of mulch, wood chips or other safety material
m. Put bright lights over all porches and walkways.
n. Put nightlights in bedrooms and hallways.
o. Have a light within reach of your bed.
p. Use a sturdy stool or ladder with non-slip feet to reach high places.
q. Put ladders away after using them. Store ladders on their sides, in a shed or garage.
r. Install window guards if you have young children in your home.

3. Preventing Accidental Poisoning

- Keep household cleaners, medicine and other chemicals out of children's reach and away from food.
- Buy medicine and cleaners with child-resistant caps.
- Avoid taking medicine in front of children, and never refer to medicine as candy.
- Use volatile household chemicals only in well-ventilated areas.
- Know which cleaning products can't be combined. Mixing certain chemicals (such as bleach and ammonia!) together can create dangerous gases.
- Keep space heaters, furnaces and natural gas clothes dryers clean and working properly.
- If you have a gas source in the home (gas fireplace, etc.), put a carbon monoxide detector outside bedrooms.

4. Preventing Accidental Drowning

- Learn to swim.
- Learn CPR.
- Don't swim alone or let children swim unsupervised.
- If you are diving or jumping, be sure the water is at least nine feet deep.
- Never drink alcohol before or during water recreation.
- Don't chew gum or eat while in the water.
- Have a telephone near the pool.
- Teach your children that they should never swim alone.
- Never leave children alone while they are in a pool or a bathtub.
- Keep children younger than three away from buckets that contain liquid. Empty buckets when you are finished with them.
- If you have a pool, put a fence around all four sides of it. Be sure that it has a self-closing and self-latching gate. The enclosure should be locked when the area is empty.

5. Miscellaneous

a. For baking and grilling be sure to have a good oven mitt that'll take the heat.
b. Always wear safety glasses when working with power drills, saws, and other equipment that might pose a hazard for your eyes.
c. When running load equipment (lawn mowers, for example) wear ear protection.

You should have a well stocked first aid kit which includes:

- first-aid manual
- sterile 2" gauze
- adhesive tape
- adhesive bandages in several sizes
- elastic bandage
- Triangular Bandages for wrapping injuries and making an arm sling.
- antiseptic wipes
- soap
- antibiotic cream (triple-antibiotic ointment)
- antiseptic solution (like hydrogen peroxide)
- hydrocortisone cream (1%)
- acetaminophen and ibuprofen
- tweezers
- sharp scissors with rounded ends
- safety pins
- disposable instant cold packs
- calamine lotion
- alcohol wipes or ethyl alcohol
- thermometer
- plastic gloves (at least 2 pairs)
- flashlight and extra batteries
- mouthpiece for administering CPR (can be obtained from your local Red Cross)
- your list of emergency phone numbers
- blanket (stored nearby)
- Ipecac syrup and activated charcoal: For treatment after ingestion of certain poisons. (Use only on advice of a poison control center or the emergency department.

Remember, you can't always prevent emergencies but knowing that your home and family are protected will give you peace of mind.

L. Monthly Maintenance

1. Furnace/AC filters

A dirty air filter on your forced air unit will reduce airflow and often cause the unit to run continuously (but inefficiently!). Normally, ***you should replace the filter each month*** *(check the maintenance information that came with your specific furnace to verify the frequency of changing the filter on your unit).* Remember to put the filter back in the exact way you took it out to prevent reversing the direction of airflow which may bring dirt in from the outside. It is common for the air unit to smoke briefly when first in use.

Clean and vacuum the grill and inside the **compressor unit** of the central air conditioner during the summer months.

Refer to the air conditioner maintenance manual for specific safety and maintenance instructions. You may need to flip off the circuit breaker for the unit before cleaning it.

2. Test smoke/fire/carbon monoxide detectors

Please see the maintenance manual that came with the smoke detector to ensure proper function. Change the batteries of the smoke or fire detector twice a year. This step is included in the seasonal maintenance sections for Fall and Spring.

To test a smoke detector, press the test button located on the detector. To test the smoke sensitivity of the detector, stand close to the detector, light a match and blow it out. Allow the smoke to rise to the detector. It should sound the alarm.

NOTE: *Have your family plan an escape route together and follow the plan in case of an emergency. Always check a closed door with the back of your hand and if it is hot use another exit if necessary. Use the walls for guidance as you crawl to safety. Remember smoke and heat rises, so staying low to the ground can help prevent detrimental smoke inhalation. See the Home Safety section of this manual for more information and suggestions regarding safety measures in the home.*

3. Refrigerator coils

Dusty and dirty coils reduce the efficiency of your refrigerator and increase your utility bills. In fact, water dispensers on refrigerators will fail simply because dirty coils have affected the performance of the refrigerator.

- **a.** Refer to your refrigerator's user manual for specific safety and maintenance instructions.
- **b.** Before you begin, unplug your refrigerator *(or throw the circuit breaker)* to avoid any danger from contact with electrical sources while working on the coils.
- **c.** First, vacuum the coils.
- **d.** Then, use a specially designed brush to clean the parts of the coils the vacuum doesn't reach.

e. You may want to vacuum the area again to pick up any dirt the brush dislodged. Lastly, be sure to plug the refrigerator back in!

4. Garbage Disposal

Some of our homeowners have chosen to have garbage disposal installed. To prevent plumbing problems, we suggest these only be used for small scraps. Larger garbage such as bones, larger leftovers, large items such as watermelon rinds and other debris from cleaning vegetables should be wrapped tightly in plastic and placed in a garbage can with a tight lid. And, you should run water for a short time before adding material to the disposal and for a few minutes after all material seems to have passed through the disposal. Never pour into your disposal or drain any oil or melted butter or any other material that will coagulate when it cools down. Should this happen accidentally, immediately pour vinegar or a drain de-clogger down the drain/disposal.

As for troubleshooting problems with your garbage disposal, the number 1 problem is usually a stuck grinding wheel. It almost is always caused by bones, silverware, bottle caps, or other very hard objects becoming jammed between a cutter and the shredder ring around the flywheel of the disposer.

If the disposer is jammed, you might hear a humming noise when trying to turn it on.

- Turn the disposer off right away, then unplug it from the wall socket (or at the circuit breaker).
- Most garbage disposers have a port at the bottom which you can use to insert a 1/4" Allen wrench (usually supplied with the disposer) and free up the disposer by turning the wrench back and forth.
- With the power still turned off, remove any foreign objects from the disposer. It is **always** the best habit to never stick your hand in there. **Always** use a tool.
- When you've cleared any large objects, push on the red button (located near the port, at the bottom of the disposer), in case it has popped out, to reset the disposer.

If your disposer does not have a port at the bottom, or if you can't turn the wrench, you might have to call a professional or replace the garbage disposer.

As for cleaning your disposal there we've included a number of suggested methods. Over time you'll probably want to several of these techniques – some are quick methods you might do monthly to keep your disposal clean and fresh-smelling and more intense methods if you've let periodic cleaning go for a while.

Quick Methods:

- Baking soda, vinegar, and boiling water

- Pour ½ cup of baking soda down the kitchen drain.
- Carefully pour one cup of white vinegar down the drain on top of the baking soda.
- Place the drain stopper in the sink to close off the drain. (If you have a double sink, be sure to cover both drains.) The mixture will fizz and make noise as it works.
- After a few minutes (enough time to boil some water – a teakettle or a medium size pot). Pour the boiling water down the drain.

- Ice cubes and vinegar
  - Place some ice cubes in the disposal and sprinkle with 1 cup vinegar.
  - Run the disposal with plenty of hot water to process the cubes which will "sand" the inside of the disposal clean and fresh-smelling
- Ice cubes and rock salt
  - Place some ice cubes in the disposal and sprinkle with rock salt
  - Run the disposal with plenty of hot water to process the cubes
- Hot water and dish detergent
  - Fill your sink (and disposal if possible) with hot water
  - Add a small amount of dish detergent – enough to make suds
  - Turn on the disposal and allow the water to flush through. The sudsing action should clean the walls of the disposal
- Bleach (Check your manufacturer's manual to be sure it does not advise against bleach.)
  - Mix 1 tablespoon bleach with 1 gallon of water.
  - Pour in the disposal and let set for 10 minutes.
  - Turn on the disposal and process thoroughly with cold water.

- **Thorough (Longer) Method:**

a. To remove any hardened food slurry deposits from the inside of your garbage disposal, you are now going to have to do a small amount of plumbing work. Go to a real plumbing supply house and purchase a rubber test cap that has a stainless steel tightening band on it. This clamp is just like a muffler band clamp. Plumbers use these temporary test caps to close off the ends of pipes for either water or air pressure testing required by a plumbing inspector. You should be able to find one made for 1 and 1/4 inch diameter PVC schedule 40 pipe that will fit perfectly on the 1 and 1/2 inch diameter tubular pipe leaving the disposal.

b. Disconnect the pipe that leaves the disposal from the drain system piping under your sink or from the p-trap under the sink. Attach the rubber test cap to the end of the tubular pipe leaving the garbage disposal and tighten the clamp. Place an empty five-gallon bucket under the end of this pipe in case the clamp leaks or slips.

c. With the rubber test cap in place, start to fill the disposal with very warm water. If you purchased the right clamp and you have the clamp tightened

just right, the disposal will act as if it is clogged and the water will begin to back up into the sink. Stop running the water as soon as the level reaches the top of the chrome strainer basket in the bottom of the sink that connects to the disposal.

d. Now add one-half cup of powdered oxygen bleach to the garbage disposal filled with water. Oxygen bleach is non-toxic and will not harm you, the garbage disposal, the plumbing system or septic tank should your home be connected to one.

e. Once the powder is added to water it begins to create millions of tiny oxygen ions that start to soften and attack the rotten, hardened garbage on the sides of the disposal and any slurry on the side walls of the drain pipe leaving the disposal. The oxygen bleach solution, if left in the disposal for up to an hour, does a fantastic job of sanitizing the unit.

f. After letting the oxygen bleach solution work inside the disposal for an hour, loosen the clamp on the rubber test cap and let the water rush into the bucket. Reconnect the disposer to the plumbing drain system and perform the same operation as described above as if you had just ground up some garbage. In other words, insert the stopper into the sink, fill the sink with warm, soapy water, remove the stopper and turn on the disposer.

g. Once you have done this, the disposer should be as clean as the day it was installed. It should also smell as good as the day it was installed!

- **Periodic Deep Cleanings**
  Deep cleanings offer a great chance to remove any build-up and sharpen the blades/grinders. The frequency of deep cleanings will depend on how heavily your disposal is used and how well it is cleaned each day. Typically, deep cleanings are needed every 1-3 weeks.

  You Will Need:
  - Ice cubes
  - Baking soda
  - Vinegar
  - Large pot
  - Water
  - Old toothbrush

  The Cleaning Process:

  a. Begin by flushing away any food that may be in your garbage disposal.

b. Next, run a couple of ice cubes through to loosen food that may be stuck to the blades or grinders. This is also believed to sharpen the blades.
c. Pour 1/2 cup baking soda into the garbage disposal.
d. Slowly add 1 cup of vinegar to the baking soda. Be prepared for it to fizzle and bubble as it expands. (Remember those erupting volcano projects in grade school? – same idea) You will want to insert the cover of both your garbage disposal as well as the drain in the second sink if applicable.
e. Let this mixture set for about 10 minutes.
f. While it is soaking, fill the large pot with water and bring it to a boil.
g. When the water is boiling, remove the covers to the sink and garbage disposal.
h. Carefully pour the boiling water into the garbage disposal and turn it on to flush away the loosened debris.
i. Remove the splash guard (the black rubber cover) if possible and clean it thoroughly. Use the old toothbrush to scrub off any build-up that tends to accumulate on the underside.
j. If you are unable to remove the splash guard, lift each flap and scrub underneath with the old toothbrush as good as you can. This is a key location for build-up that causes odor, so cleaning it well is essential.
k. Return the splash guard to its original location.

5. Plumbing

Check fixtures in your kitchen, bath, and laundry area for any signs of leak. Leaky fixtures should be repaired at once to avoid further damage. See the Good Practices and Common Repairs section for more information about plumbing repairs.

6. House Exterior

Periodically walk around the exterior of your house to check the general condition. Faulty gutters and downspouts in particular may not be able to wait until the Spring or Fall Maintenance cycle.

M. Spring Maintenance

1. Semi-Annual Maintenance of Gutters and downspouts

a. Clear debris. Using a ladder to reach the gutters and gloves to protect your hands, manually remove any debris that has accumulated. Avoid using tools which may damage the gutters. As you clean, inspect for any loose areas and tighten them appropriately.
b. Flush downspout with garden hose. If there is debris buildup in the downspout, a plumber's snake can be used to loosen it.
c. Check drainage from downspout to be certain it is still flowing well away from the house. A drainage water diverter may be necessary to be certain water is draining far enough away from the foundation to avoid eroding the foundation soil which was graded to flow away from the house.

2. Foundation

Inspect the foundation for cracks and settlement. Be sure the soil is graded to flow away from the house and add soil to areas that appear to have eroded. If you find water is collecting in your crawlspace or signs of dampness in your foundation material, you may want to have professional help with the grade around your foundation.

Any cracks should be patched. To do this, first clean the crack area with a broom. The surface must be clean for the patching compound to stick and hold. Allow the crack to fully dry. Cracks smaller than ¼" can be patched with caulk; larger cracks should be filled with a patching compound. Apply the caulk or a generous amount of patching compound and smooth out with a putty knife. Repeat until the crack is completely filled.

3. Crawlspace

a. Ensure vapor barrier and rocks are still in place to provide a barrier to water rising from the ground and rocks to provide drainage for any water running into the crawlspace from the exterior.

b. Inspect for any signs of leaks or insects and spiders. Finding spiders suggest the presence of a food supply such as other more troublesome insects or even termites. Finding other insects and termites may suggest moisture (a water supply) in your crawlspace.

c. Inspect the crawlspace vents for proper function and open them when warm weather sets in. They need to be manually opened in the late Spring for airflow to clear out any moisture and manually closed in the Fall to keep out really cold air.

4. Semi-Annual Maintenance of Trees and Shrubs

Cut back any trees or shrubs touching the roof or exterior of home.

5. Windows and doors

- **a.** Open windows and doors to air the house out.
- **b.** Inspect window insulation and remove storm windows.
- **c.** Install window screens and repair any damage you see.
- **d.** Check all weather stripping and repair as necessary.
- **e.** If you have painted surface on your home exterior, this would be the time to make plans for repainting during the early summer months.

6. Vents and Ductwork

- **a.** Check and clean dryer vent.
- **b.** Check and clean stove hood filter.
- **c.** Change or clean furnace filters.

7. Quarterly Pest Control

Check your home, particularly the kitchen, for signs of insects and other pests. Pay particular attention to cracks and crevices around fixtures. Make note of the location of any droppings in case you need to call in a professional. You may want to attack any problems yourself with appropriate sprays, powders, and traps which can be found at a local home improvement store. Be sure to read all directions and follow all safety measures.

Note: In order to survive, pests need moisture (water), a food supply, and a place to hide. The best way to control insects and other pests is to eliminate these things from your household. Moisture may be caused by plumbing leaks or by standing water near the foundation due to ground erosion. Inspect for and take care of these sources as quickly as possible. Hiding places created by clutter accumulating in and around your home should be eliminated immediately. Good pest control practices include:

- **a.** *Clean kitchen and bathroom frequently (once a week if not more often).*
- **b.** *Keep countertops clean and clear of crumbs that attract insects and other pests.*
- **c.** *Don't leave dirty dishes anywhere including the sink .. particularly overnight when pests tend to forage for food under cover of darkness.*
- **d.** *Keep outdoor garbage in containers with tight lids that can't be opened.*
- **e.** *Be sure your trash pickup service removes your trash regularly.*

N. Summer Maintenance

1. Windows and Doors

a. Clean and lubricate window tracks and sliding-glass door tracks.
b. Lubricate door hinges and locks.
c. Oil garage doors.

2. Painted exterior trim

If you have painted exterior surfaces, make any repairs necessary. Then, scrape loose paint and apply a new coat.

3. Caulk repair

Check for loose or cracked caulking around tiles, sinks, tubs, showers, toilets, and counter. Repair as necessary.

4. Appliances

Inspect, replacing when necessary, appliance hoses and ventilation according to owner's manuals.
If you've missed your monthly maintenance on your refrigerator coils be sure to do it now.

5. Semi-annual inspection for plumbing leaks.

Inspect exposed plumbing areas for dampness. Use a wrench to tighten supply lines to prevent major damages down the line. When you have time you should mark the important plumbing lines and fixtures located in your crawlspace to prevent major stress in the time of an emergency.

6. Sidewalks and Driveways

Patch sidewalks and other concrete and reseal asphalt if necessary.

7. Quarterly Pest Control

Check your home, particularly the kitchen, for signs of insects and other pests. Pay particular attention to cracks and crevices around fixtures. Make note of the location of any droppings in case you need to call in a professional. You may want to attack any problems yourself with appropriate sprays, powders, and traps which can be found at a local home improvement store. Be sure to read all directions and follow all safety measures.

O. Fall Maintenance

1. Furnace

- **a.** Clean and adjust humidifier on furnace.
- **b.** Clean/vacuum heating ducts, grills, and registers.

2. Plumbing

- **a.** Drain hot water heater and remove sediment from bottom of tank
- **b.** Check all faucets for leaks; replace washers if necessary.

3. Refrigerator

- **a.** Clean refrigerator coils if not done monthly.

4. Smoke detectors

- **a.** Test and check batteries on smoke and carbon monoxide detectors.

5. Semi-annual Maintenance of Gutters and Downspouts

- **a.** Clear debris. Using a ladder to reach the gutters and gloves to protect you hands, manually remove any debris that has accumulated. Avoid using tools which may damage the gutters. As you clean, inspect for any loose areas and tighten them appropriately.

- **b.** Flush downspout with garden hose. If there is debris buildup in the downspout, a plumber's snake can be used to loosen it.

- **c.** Check drainage from downspout to be certain it is still flowing well away from the house. A drainage water diverter may be necessary to be certain water is draining far enough away from the foundation to avoid eroding the foundation soil which was graded to flow away from the house.

6. Semi-Annual Maintenance of Trees and Shrubs

Cut back any trees or shrubs touching the roof or exterior of home.

7. Windows and Doors

- **a.** Inspect weather stripping around doors and replace as needed. To check whether you need to weather strip your home, try shining a light from the outside in around the main doors during the evening. If light can be seen from the inside around the door, you probably need weather stripping.

- **b.** Inspect window screens and insulation and install storm windows. Storm windows not only prevent air flow from the outside in, they may also add a measure of security against burglars.

8. Crawl Space Vents

Close your crawlspace vents to prepare for winter weather.

9. General exterior condition

- **a.** Check for leaks and repair as necessary.
- **b.** Check flashing around vents for leaks.
- **c.** Inspect wood framing for termites; treat as necessary.
- **d.** Drain outside faucets and drain and store hoses
- **e.** Check weather stripping and caulking around windows and doors. Replace or repair as needed.

10. Quarterly Pest Control

Check your home, particularly the kitchen, for signs of insects and other pests. Pay particular attention to cracks and crevices around fixtures. Make note of the location of any droppings in case you need to call in a professional. You may want to attack any problems yourself with appropriate sprays, powders, and traps which can be found at a local home improvement store. Be sure to read all directions and follow all safety measures.

P. Winter Maintenance

1. Recharge fire extinguishers.
A fire extinguisher under the kitchen sink (and within 10 feet of the stove) was provided to you
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2. Inspect and touch up interior paint.
Gently clean with mild soapy warm water. Be sure to remove any dust and debris since paint will not stick to these. Use a primer which will ensure your color coat will stick to the wall and smooth out any uneven surfaces. Primer paint is usually less expensive than your final paint choice and will be less expensive if you avoid a second coat of your paint choice.

3. Semi-annual inspection for plumbing leaks.
Inspect exposed plumbing areas for dampness. Use a wrench to tighten supply lines to prevent major damages down the line. If not already done, you should mark the important plumbing lines and fixtures located in your crawlspace to prevent major stress in the time of an emergency.

4. Quarterly Pest Control
Check your home, particularly the kitchen, for signs of insects and other pests. Pay particular attention to cracks and crevices around fixtures. Make note of the location of any droppings in case you need to call in a professional. You may want to attack any problems yourself with appropriate sprays, powders, and traps which can be found at a local home improvement store. Be sure to read all directions and follow all safety measures.

One of the most important things you can do is to keep all areas of the home dry. Pests need moisture to survive.

5. Clean curtains, drapes, and blinds.

Q. Annual Maintenance

1. Furnace/AC filters

A dirty air filter on your forced air unit will reduce airflow and often cause the unit to run continuously (but inefficiently!). You should replace the filter once a month (check your furnace manual for specific instructions and frequency) and inspect it at the beginning of the heating season and again at the beginning of the cooling season. Remember to put the filter back in the exact way you took it out to prevent reversing the direction of airflow which may bring dirt in from the outside. It is common for the air unit to smoke briefly when first in use.

2. Deck Maintenance

(Note: WV Habitat houses are now being built with concrete patios. But, earlier homes have decks and require maintenance.)

Materials you will probably need:

- Deck cleaner
- Pump sprayer
- Scrub brush
- Pressure washer
- Deck stain
- China bristle brushes
- Moisture meter
- Drop cloths and rags
- glasses
- Stir stick
- Mineral spirits (if using an oil-based stain)
- Rubber gloves
- Safety

To keep your deck looking its best, apply a high-quality wood stain periodically to protect the wood and restore its natural beauty.

Unprotected wood can soak up moisture leading to serious damage. The first step is to clean away algae, dirt or mildew and remove any previous coating that has begun to fail.

Use a bleach-based cleaner to remove algae, dirt and mildew. Keep all surrounding areas wet and rinsed to protect from overspray.

All deck coating offer some sort of protection so select the one that's right for your application. There are many different technologies available today in deck coatings -- from clears to solids -- and all offer a distinct level of protection. Keep in mind the greater the opacity, the great the protection.

a. Use an all-purpose wood cleaner and detergent and apply with a garden sprayer according to the manufacturer's instructions. Apply the detergent and allow it to sit for 20 minutes.

b. Scrub stubborn areas with a brush (**figure B**) and then power wash, but don't get too close with the tip or you could gouge the wood.
c. Allow the deck to dry for a few days and check the moisture content (**figure C**) of the wood and make sure it's below 17 percent. If it is, you're ready to get staining. **Note:** For "best" results the moisture level should be below 13 percent.
d. Start at the top of the rails and work your way down the ballasters. It's important "not" to over apply (**figure D**) -- only use as much stain as the wood can absorb and don't let it puddle.
e. Go with the grain of the wood and if you take a break, don't stop in mid-board. Go all the way to the end. This way you won't create a *lap mark*.
f. Finally, allow the finish to dry thoroughly before walking on it.

You now have a beautifully restored deck you can be proud of.

3. Concrete Patio Maintenance

a. Rinse dirt/debris off stamped concrete surface with a garden hose or pressure washer.

b. Apply a small amount of liquid dish soap to surface and scrub with a push broom.

c. Rinse well with a garden hose or pressure washer until there is no sign of soapsuds.

d. If you want to apply a sealer:

1) DRY surface completely by using a leaf blower or by waiting 24 hours to air dry. **Do not apply sealer to a damp/wet surface.**

2) Once the surface is completely dry, apply the sealer as follows:

- Stir in one jar of Anti-Skid material to a 5-gallon pail of sealer.
- Apply sealer using a 1" nap roller only. ***Anti skid material will not transfer through a sprayer.***
- Apply sealer in approximately 2' x 4' sections. This will ensure full coverage without missed spots. Keep stirring sealer while applying to keep the Anti-Skid suspended in the sealer.

Sealer should be applied when air temperature is above 55 F. Best results will be obtained by applying sealer during cooler temperatures -- fall and spring -- or before 10 am and after 4 pm in summer months when surface temperatures should be under 90 F.

a. A second coat can be applied after the first coat is tack free (not sticky to your touch).

b. Your concrete should be resealed every 2-3 years to protect your investment. One 5-gallon pail of sealer will cover approximately 1,000 sq.ft.

4. Contact Information Updates

Phone numbers and office locations often change. Review the "Important Contacts" section of this manual and update any addresses and phone numbers that have changed.

R. Long Term Maintenance

As a homeowner, you are now your own landlord! You are responsible for taking care of your home. When your home is brand new, it will probably hum along without a problem. Make sure to ask your Habitat advisor for information on what items in your home are protected by a warranty and how long each warranty lasts.

As your home gets older, you may need to repair or replace some items to keep you home in good repair. If you're not handy with home repairs, your Habitat office may be able to give you the names of the contractors they use or a list of subcontractors in the area for repairs and replacements.

Taking care of your home is a big responsibility because of all the things a home comes with. Here are some of the items you'll need to know how to maintain, use, fix, or replace:

- Screens
- Paint, interior and exterior
- Carpeting
- Lawn, including mowing, raking, and trimming bushes and trees
- Smoke detectors
- GFCI outlets
- Toilets
- Washer and dryer
- Water heater
- Pipes
- Pest control
- Roofs
- Gutters and downspouts

To help you plan for replacing large items, take a look at how long things usually last:

Carpeting	11 years
Concrete walk	24 year
Furnace or heat pump	10 to 12 years
Paint (exterior)	5 to 10 years
Paint (interior)	7 years
Range (gas or electric)	17 to 19 years
Roof (asphalt shingle)	15 to 20 years
Water heater	10 to 15 years

S. Good Practices and Common Repairs

1. Good Practices - Plumbing systems

The most obvious way to begin plumbing inspections is to look for leaks -- stains where water has dripped, wet areas, or standing water. You should also look for dripping faucets, continuously running toilets, sluggish appliance or drains, and other areas in need of caulking.

Take the following safety steps before working on plumbing.

- Turn off the water pressure.
- Disconnect any electrical connections.
- Make sure all electrical tools are grounded. Avoid using electrical equipment in wet areas. Dry everything first.
- Use the right tool for the job.
- Handle pipes carefully and wear eye protection.
- Close plumbing before turning water back on.

Faucets

Repair leaking faucets as soon as you notice the leak. If the water is dripping from the spout after you turn it off, it is usually from a worn-out stem washer inside. If it leaks from around the handle, it is usually from a worn O-ring or packing. Replacing the worn parts should stop the leak.

Periodically clean the filter screens that are screwed onto the faucet heads and showerheads to remove trapped sediment from hard water. Also check the washing machine water inlet hoses for trapped sediment that might make the tub fill slowly.

Toilets

Toilets that continue to run a long time after flushing or those that leak around the bottom are wasting water and should be repaired. For the toilet that continues to run, you might be able to determine the cause if you remove the lid from the tank and watch the flushing mechanism in action. Check to see why the plunger is not sealing the water outlet seat. Sometimes a simple adjustment will allow the mechanism to operate properly. You may need to buy a repair kit at a plumbing supply store. Most kits come with illustrated instructions for installing. Signs of leaking around the base could mean that the wax gasket needs to be replaced. Be careful when you tighten the bolts so you don't crack the bowl.

Water heater

Proper maintenance will make your water heater last longer and give you better service. Make sure the temperature of the water in the tank is between 140 and 150 degrees. Hotter water is not necessary and can be dangerous. Every few months drain off about a gallon of water from the tank to remove rust or sediment. The less your water heater has to run, the longer it will last. So be sure to fix any faucets leaking hot water. To light the pilot light on a gas heater, follow the manufacturers' directions on the heater. Have the

pilot light opening and the burner area cleaned out periodically. (*Note: Nearly all WV Habitat houses have electric water heaters.)*

Cleaning drains

The simplest way to clean a slow or clogged drain is to use a plunger. Place the cup tightly over the drain and pump up and down a few times. The object is to force the obstruction to move. When the obstruction becomes loosened, run plenty of water through to force it along to an area where the pipe is bigger.

Another method for cleaning drains is to use a commercial drain-cleaning product. Read the directions carefully and follow them exactly. **Never leave drain cleaner in the reach of children.**

Another way to clear a drain is the *trap clean-out*. The trap is below the plumbing fixture and shaped like a "U". Be sure you place a large container under the trap before you remove the clean-out plug to catch the water and waste material. If the obstruction doesn't come right out, try pushing a straightened coat hanger up both sides of the trap.

If the drainage problem is more than a simple clog, you might check the library for some home maintenance manuals that have detailed repair instructions and diagrams. If you don't have the proper tools or you feel that you shouldn't tackle such a job, you may need to call a plumber.

General tips

- Clean pop-up sink drains and strainers (bathroom, tubs, etc.) and pour a pot of boiling water down drains every month to prevent clogging.
- Try to keep fat, greases, and coffee grounds out of drains and dishwashers.
- Never pour paint or chemicals down drains.
- Flush the garbage disposal with one pot of hot water and a half-cup of baking soda each month. Grind up a few ice cubes to sharpen the blades. Grind up lemon or orange rinds to help get rid of odors.
- Take note of any pipes that have been patched. These should be replaced since patches are only meant to be temporary.
- Periodically check all fixtures-tubs, shower stalls, sinks, basins, and toilets- to make sure they are free of cracks, rust, or other forms of surface damage.
- Make sure caulk and putty seals are in good condition. Fixtures should be firmly attached to the wall or floor, especially hung sinks and toilets.
- Periodically inspect your water heater for signs of rust or leakage. Don't mistake condensation for leaks. If your heater is leaking, it must be replaced.

Also, check for discharged water from the relief drain valve. If water is present, have a plumber check it immediately.

- Prevent sediment build-up in a gas water heater by draining a few gallons of water every six months (see owner's manual). Gas heaters should be professionally serviced every other year.

2. Fix leaky faucets.

- *Faucets typically leak because of old gaskets or O-rings and corroded valve seats. The single most common mistake in faucet repair is not taking along the faucet parts when buying the replacement parts.*
- *When you disassemble a faucet, pay close attention to the order of the parts, it's easy to forget the correct order. You might even sketch, or photograph the parts laying in sequence.*
- *Today, most faucets can be categorized as being "washerless" (port-type faucets), or compression (washer).* ***Note: A washerless faucet does not mean it will never leak!*** *Rather, the parts will last longer since their design minimizes friction and wear. When repairing this type of faucet or requesting service on one, it is vital that you know the brand name, or have a sample of the part you require.*
- *Useful tips:*
  - *If you're buying a replacement part, take the parts needing replaced (and maybe a few on either side) to the hardware store with you.*
  - *As you remove parts, line them up on a secure surface in the order you remove them to remember how to reassemble the faucet.*

a. Turn off the water supply using the valves directly under the sink.
b. Then, turn on the faucet to let the water drain from the pipes.
c. Cover the drain with a towel to prevent small parts from falling into the drain.
d. Wrap the jaws of wrenches with tape to protect the finish of the faucet.
e. Use an appropriate tool (Allen wrench, Phillips screwdriver) to loosen the setscrew on the faucet handle.
f. Remove the bonnet with slip joint pliers.
g. With needle nose pliers take out the springs and packing pieces within the faucet.
h. Clean out the buildup inside the faucet.
i. To remove the faucet face, grab the spout and work it back and forth to loosen it.
j. Remove the O ring and use the needle nose pliers to remove the diverter.
k. Coat the O rings with packing grease to help withstand high temperatures.
l. Take all parts with you to your local hardware store to purchase the right faucet kit which will include O-rings, springs, and a plastic diverter.

Note: If a leaky faucet is keeping you awake, tie a long string from the faucet head and let it dangle into the sink so the water will run down the string instead of drip. But, get that leaky faucet fixed as quickly as possible to prevent high water bills.

3. Unclogging Slow Running Drains

Tools you may need include: plunger, 2 pipe wrenches, channel lock pliers, drain auger (sewer snake), buckets and rags

a. Homemade remedies for slow running drains.

(i) Using ½ cup baking soda, ½ cup salt, and ½ cup vinegar, pour the baking soda and salt into the drain. Then add the vinegar. Let the mixture bubble for about 3 hours then flush with a quart or two of boiling water. Repeat this procedure monthly for fast-running drains. ***Be careful. The two ingredients interact with foaming and fumes, so replace the drain cover loosely.***

(ii) If you know the slow drain is from grease, try this treatment: Pour in 1/2 cup of salt and 1/2 cup of baking soda followed by a teakettle of boiling water. Allow to sit overnight. ***Be careful. The two ingredients interact with foaming and fumes, so replace the drain cover loosely.***

(iii) You can keep your drains clog-free and odorless by using the following homemade noncorrosive drain cleaner weekly. Combine 1 cup baking soda, 1 cup table salt, and 1/4 cup cream of tartar. Stir ingredients together thoroughly and pour into a clean, covered jar. Pour 1/4 cup of mixture into drain, and immediately add 1 cup boiling water. ***Be careful. The two ingredients interact with foaming and fumes, so replace the drain cover loosely.*** Wait 10 seconds, then flush with cold water. Flushing weekly with a generous amount of boiling water also works well.

b. With a Plunger:

(i) Place the plunger over the clogged drain and add water to cover the plunger's lip to form a seal.
(ii) Plunge up and down until the drain is unclogged.
(iii) Run hot tap water to clear out any remaining debris.

c. Clean out the trap by hand:

(i) Place a bucket under the trap to catch debris.
(ii) Unscrew the trap located at the bottom of the sink and clean out any debris in the trap.
(iii) Reassemble the trap and run hot tap water to clear out any remaining debris.

d. Use a sewer snake (drain auger) to clear a clog in the main line.

(i) Run a drain auger into the drain line.
(ii) When the auger meets the clog you'll feel resistance, tighten the handle and ram the snake into the clog which may clear the clog.
(iii) Otherwise, crank the snake clockwise to hook and snag the clog pushing back and forth to ensure the obstructions are freed. .

4. Repairing Problem toilets

a. Toilet Runs Constantly

(i) Lift chain is disconnected from handle lever or is kinked preventing the flush ball or flap from properly seating
(ii) Lift wire is kinked or binding
(iii) Float ball is rubbing on side of tank
(iv) Plunger or diaphragm type ballcock is not shutting off completely. Bend float arm to push float ball more into water.
(v) Water level in tank is too high and water is running into overflow pipe. Adjust water level in tank.
(vi) Flush valve not sealing. Inspect tank ball or flapper ball and replace if worn or soft. See **Repairing a Leaky Toilet Tank Flush Valve** below.
(vii) Make sure tank ball lift wire is straight and that tank ball is dropping onto the center of the flush valve opening.
(viii) Replace leaky float ball.
(ix) Replace faulty ballcock.

b. Toilet Handle Loose

(i) Reconnect lift wire or lift chain from handle, if it is disconnected.
(ii) Adjust handle mounting nut inside tank. It has reverse threads so rotate counterclockwise to tighten.

c. Water on Floor

(i) Tighten loose water connection to tank.
(ii) Tighten tank bolts.
(iii) Condensation is forming in summer, insulate inside of tank.
(iv) Replace wax ring in toilet base.

d. **Toilet drain clogged - use the plunger** (tools needed: flange or ball plunger)

Toilets have a bowl shape and cup plungers don't work because they lose their seal when you pull up. For use with toilets, you need the Flange Plunger. The special bowl shape of a toilet requires a special plunger shape. And that shape is reflected in the flange plunger or a similar one called a ball plunger. Both these plungers have a specially shaped bottom designed to seal the opening in the bottom of a toilet bowl and maintain the required vacuum and pressure during the plunging action.

(i) Once you see that the toilet is draining slowly or is stopped up, do not flush it again. It's time to use the flange plunger.
(ii) Gently push the plunger through the water allowing air to escape from the plunger body.
(iii) Once the plunger is sealed around the drain outlet in the bottom of the bowl, plunge up and down rapidly until the clog is broken and the water level seems to drop.

(iv) Next, you have to test to see if the toilet will drain. You want to test and see if the toilet will drain once you think you've cleared the clog, but **don't do this by flushing the toilet again until you're sure the clog is removed.** To test for drainage you have to add water. This can be done one of two ways.

- The first way is to slowly pour water into the toilet as from a bucket.
- The second way is to open the toilet tank lid and SLOWLY lift the flapper seal at the bottom of the tank until water begins to enter the bowl. Do not lift the flapper all the way up or else the toilet will flush.

If water goes down the toilet easily, the clog is cleared. If not, then try again by repeating the previous step and this step a time or two more. If repeated attempts to clear the clog fail, then move on to the next step, - use the closet auger.

e. Toilet drain clogged – use the closet auger

The water closet auger is commonly called a **closet auger** or **toilet auger.** It's a special tool that has an offset hand crank, a long sleeve handle and a special auger bit at the end to break through a clog or retrieve an obstruction like a rag. The auger bit is connected via a flexible shaft to a crank handle that you control. Its reach is about 3 feet. Here's how you use this tool.

(i) Some toilet bowls drain to the front, some to the rear. Whichever way yours drains is the direction you want the curved end of the auger handle pipe to face.
(ii) Leave about 4" to 6" of cable between the drain hole and the end of the curved handle pipe, then tighten the set screw.
(iii) Push the flexible cable into the drain and crank the auger clockwise until it stops then push forward.
(iv) The auger may feel like it grabbed something or it may just break up the clog. If it feels like it grabbed something, pull it out to check. If it gets stuck, gently turn the crank back and forth or push and pull the tube, but never force the auger or you may break the toilet porcelain.
(v) After breaking up the clog use the plunger again to make sure the obstruction is cleared.
(vi) Once your sure it's OK, flush the toilet.

5. Addressing Electrical System Issues

Your electrical system meets the local residential codes. Recently constructed homes were built with 100amp breaker boxes containing both 15 and 20 amp breakers. The box was installed in your utility room and 12- gauge wire was used for the wiring runs to your outlets, light fixtures, and hard-wired appliances such as your furnace/air conditioner and water heater. GFCI outlets were used for all exterior outlets and in the bathroom, kitchen, and laundry rooms which are normally considered "wet" areas.

The various circuit breakers in your breaker box were labeled to indicate the device (outlet, light fixture, appliance, etc.) is being run on each circuit. However, never rely completely on the labels when working with your electrical connections. Always test the circuit you are working on to be sure it is not hot.

The circuit breakers are the "safety valves" of your electrical system. If a circuit is overloaded, a circuit breaker will "trip;" that means it automatically opens and stops electrical current to some receptacles and lights. There are several circuit breakers in the panel, so an overload on one circuit will not usually interrupt power to the entire house. Loss of electrical power is often caused by overloading a circuit when using too many high wattage appliances at one time, or there is a defective cord, receptacle or appliance involved.

Restoring power is simple – just look at your circuit breaker panel and see which switch has tripped to *"OFF"* and/or is not lined up with the other switches. It is important that you first find and correct the cause of the overload before resetting the breaker to the *"ON"* position. If you cannot find the problem, and/or resetting the breaker causes it to trip *"OFF"* again, immediately call a qualified electrician unless you are comfortable working on electrical systems. If you are not comfortable working with electrical systems, do not attempt any repairs yourself. In the case of a total power failure, which does not involve any circuit breakers tripping, call Duke Energy (the power company) for assistance.

The wiring in your home meets code and will accommodate an adequate number of electrical appliances. Portable appliances which require your personal attention for operation may be used without feat of overloading a circuit. However, larger appliances sometimes require separate circuits. Remember, when buying larger appliances, check the amount of electrical current (amps) required to determine whether the appliance can be used on an existing circuit.

Most lighting fixtures have maximum bulb wattage specifications imprinted on the fixture. Use only the type and wattage specified to minimize overheating and possible fires.

The GFCI outlets mentioned earlier are usually located near sinks, tubs or other water sources. They are of the Ground Fault Circuit Interrupter type. These

receptacles function like mini circuit breakers and will trip to "*off*" if subjected to excessive electrical load. They are designed to protect you from electrical shock. They may trip easily and often if too many devices are on that receptacle. They may also trip due to power surges in the supply line from Duke Energy or due to electrical storms. Note that some standard outlets may be fed from a GFCI breaker. To restore power, simply press in on the button marked "reset". It should reset and stay in. If it will not reset, it must be replaced by a qualified electrician.

6. Correcting Foundation Grading Slope

a. Tape a level to a straight, 8'-long 2 x 4, and use it to check the grade around the entire house. The grade should slope away from the foundation; if it is level, water can seep into the basement or crawlspace. For a proper slope, the outside end of the 2 x 4 should be at least 6" above the ground when the board is level.

b. If necessary, add soil around the foundation to increase the slope away from the foundation. Rake the soil smooth, and recheck the grade. If necessary, add soil around the foundation to increase the slope away from the foundation. Rake the soil smooth, and recheck the grade.

c. In areas that are difficult to grade, add a downspout extension to help with water drainage.

d. **Check the slope of concrete** walkways, stoops, or patios. If the slab is level or slopes toward the foundation, consider having it raised, or *mud-jacked,* by a concrete contractor.

7. Repairing Damaged Gutters and Downspouts

a. Clean leaves, twigs and other material out of rain gutters, using a trowel. Debris in gutters can hold moisture and cause galvanized metal gutters to rust.

b. Flush out debris by inserting a garden hose into the downspout and turning on the water.

c. Check for rust in the gutter, and patch any holes. To patch:

1) Clean the area around the damage with a wire brush. Scrub with an abrasive pad to loosen any residue, then clean the area with water and let it dry.
2) Apply a 1/8"-thick layer of roofing cement evenly over the damage, then spread it a few inches beyond the damaged area on all sides.

3) Cut and bend a patch from flashing made out of the same material as the gutter. Bed the patch in the cement, and feather the cement so it won't cause significant damming.

d. Check the slope of the gutters with a level. Gutters should angle toward the downspouts at a rate of 1/16" per foot, or 1" in 16'. To correct sagging gutters:

1) Snap a chalk line onto the fascia, following the proper slope for the gutter. Remove the hangers around the sagging area, and lift the gutter until it's

flush with the chalk line. Reattach the hangers, using new holes. Add hangers, if necessary, so there is one hanger every 24" and within 12" of every seam.

2) To remove spike-type hangers, place a wood spacer into the gutter near the hanger. Use a pry bar padded by a wood shim to pull out the spike. Drill new pilot holes for the spikes, and fill the old holes with roofing cement.

e. Shield gutters to keep out leaves and other debris and minimize cleanup. There are a number of gutter-shield systems available for all different types of gutters.

8. Fixing a Door That Sticks

a. You will need:

- A screwdriver
- Some cardboard
- Screws that are larger than those in the hinges
- A pencil
- A belt sander or sanding block
- A book or piece of wood (optional)
- A solid wooden block (optional)

b. Check that the door was properly installed. Close the door and see if the top of the door lines up with the doorframe. Examine all sides of the door, then make sure the hinges are properly installed and aligned.

c. See that the hinges are tight and secure. Use your screwdriver to tighten any loose screws. Do not use a drill; it could cause you to strip the screw holes.

d. Look for swelling. Time and humidity can cause wooden doors to warp and expand, so check where the door sticks and see if its shape has been altered. If warping seems to be the problem:

1. slip a thin piece of cardboard between the door and frame and notice the problem areas where it sticks. Lightly mark these spots with a pencil, unscrew the hinges, and remove the door.
2. Sand the problem areas with a sanding block. Be careful not to take off more than you want. If a door has been painted over several times, the layers of paint may be what's making it stick. Sand them down.
3. If the problem area is significant, use a belt sander to grind it down. Follow the manufacturer's directions and don't wear away too much wood! Add finish to the sanded area, let it dry, and reattach your door,

making sure the hinges are tight. Chances are you've fixed the problem by now.

4. Still sticking? Replace the middle screws on the hinges with larger, longer screws that will grip the frame better.
5. You could also try *carefully* denting the doorframe. Take your wooden block and place it on the frame where the door tends to stick. Hammer the block lightly so the doorframe bends a bit; this make the door looser when it's closed.
6. Here's another trick — push the doorframe closer to the studs by hammering a nail into the frame where the door tends to stick. Sometimes this can buy you a little room.

9. Resolving Paint Problems

- Primer - All bare surfaces should be primed with an appropriate primer following all label instructions. Primers are necessary to level the surface porosity in order to create a uniform finish.

- Square foot coverage - Most latex paint products are formulated to cover from 300-400 square feet per gallon depending on surface porosity. "Stretching" the paint, or applying material too sparsely, results in a thin paint film, which can also contribute to inadequate coverage. Always be sure to follow label instructions for specific coverage rates.

- Applicators - Premium applicators are always recommended when painting. Lower quality tools can contribute to problems with film coverage and delivery to the substrate. The correct roller nap length will provide an adequate paint film that will cover and hide the surface. Refer to label instructions for recommended applicators.

- Color - Certain colors such as reds and yellows may require additional coats, and in some cases the use of a specialty color primer may be needed. See label instructions on appropriate primer. Most coverage and hiding problems can be corrected by the application of an additional coat of paint. In addition, allowing adequate drying time will help to increase the opacity and provide favorable results

10. Repairing Roofing Shingles

a. Swap Shingles

You'll need: hammer, flat pry bar, utility knife and handful of 11/4-in. roofing nails.

If part of a shingle is missing, you'll have to replace the whole thing. First see if you have any leftover shingles from the last time the roof was worked on (with any luck, the builder or the roofer who handled the job left some

behind). If not, you'll have to buy a bundle at a home center or lumberyard ($15 to $20 per square—100 sq. ft.—of standard three-tab shingles). If you can't find a perfect match, choose the closest one.

Each shingle is initially secured with four nails; when the next shingle course above is installed, however, its nails also pass through the top edge of the shingles in the course below.

1. Begin removing the first row of nails by sliding the pry bar under the shingle immediately above the damaged one and gently lifting it to free it from the sealer strip. You'll see the first row of nails beneath.

2. Slip the pry bar under the damaged shingle and pry upward. Once the nail pops up about 1/4 in., remove the pry bar, press the shingle down and pull out the nail. Repeat this procedure for the remaining three nails. Then push the pry bar under the shingle directly above the damaged one and remove the second row of nails the same way. After yanking all eight nails, pull out the damaged shingle.

3. If the existing shingles are brittle, you may not be able to pry out the second row of nails without cracking a shingle. In that case, tear out the damaged shingle and cut V-notches in the replacement to fit around the four nails. Slide the new shingle up into place and secure it with four nails.

b. Fix Curled Corners

As asphalt shingles get older, their corners often begin to curl downward or upward. If you notice a shingle starting to curl, you can forestall the inevitable curling by gluing down the curled section.

Use a caulking gun to apply a dab of roofing sealant (about $4 per 10-oz. tube) under the corner. Weigh it down with a brick (right); leave the weight in place for at least 24 hours until the sealant dries. That's all there is to it.

c. Repair Cracked Shingles

If a shingle is simply cracked or torn, you don't have to replace it—just repair it. Start by applying a thick bead of roofing sealant under the crack. Press the shingle down and apply a second bead of sealant on top of the crack. Then spread the sealant with a putty knife.

The best part of this fix is that no one has to know you made it. It's easy to camouflage: Check the gutter for an accumulation of colored granules that have washed down the roof from the shingles. Then gather some into a small cup and sprinkle them over the sealant to mask the repair.

A new roof is a pricey proposition. These simple repairs can keep your existing roof sound for years to come.

T. Important Tools to Have On-hand

1. Utility knife
2. Flathead screwdriver
3. Phillips head screwdriver
4. Flashlight
5. Buckets and quality sponges
6. Garden hose
7. Adjustable wrench
8. Slip-joint pliers
9. Drain auger (plumber's snake)
10. Caulk gun and silicon caulk
11. Putty knife
12. 6' step ladder
13. Extension ladder

And, it would be nice to have …

14. Lawn mower
15. Pruners
16. Rake
17. ShopVac
18. Shovel
19. Power washer greater than 1800psi

U. Important Locations in Your Home

1. Electrical breaker panel
2. Main water shutoff Valve
3. Gas Shutoff Valve
4. Emergency Exits
5. Furnace filter
6. Crawlspace access
7. Attic access

(To be completed with any necessary additions and specific information)

V. Important Contacts

(Some of this info needs to be double-checked)

1. Habitat for Humanity

Wabash Valley Habitat for Humanity
2313 Tippecanoe Street
Terre Haute, Indiana 47807

812/235-5914

Web address: wvh4h.org (http://wvh4h.org)

Executive Director: Annette Houchin
812/235-5914, ext. 13
Construction Supervisor: Pat Brown,
812/235-5914, ext. 14, cell 812/208-0862
Office Manager: Shelly Eichorn-Thomas,
812/235-5914, ext. 12
Restore Manager: Jerry Royal,
812/232-9200, cell 812/208-0864
Restore Cashier:
Dacia Barker, 812/232-9200

2. Utilities

Water:	Indiana American
Billing Address:	PO Box 94551 Palatine, Illinois 60094-4551
Customer Service:	800/492-8373
Emergency:	812/232-1346 – listed in telephone directory
Emergency:	800/492-8373 – listed on company billing
Web address:	www.indiana-american.com
Local office:	51 Locust Street Terre Haute, Indiana 47807-1811 812/232-1346

Electricity:	Duke Energy
Billing Address:	PO Box 9001076 Louisville, Kentucky 40290-1076
Website:	www.duke-energy.com

Customer Service: 800/521-2232

Local Office: 2790 W Cord Dr
Terre Haute, Indiana 47801
812/299-9716

Gas: Vectren Energy Delivery
PO Box 209
Evansville, IN 47702-0209
800/227-1376
812/491-4000

Website: www.vectren.com

3. Local government offices

Vigo County Treasurer's Office (taxes)
462-3251

Vigo County Assessor's Office (property values)
462-3358

Family Self-Sufficiency Center
2001 North 19th St
Terre Haute, Indiana 47804
232-1381, ext. 365

Mosquito Control
462-3289
Dead Animal Pick-up
462-3289

General Website: http://www.vigocounty.in.gov/

4. Emergency
For an imminent emergency, always dial 911.

For your information, the entities who are often involved in emergency response include:

Terre Haute Fire Department, Fire Chief, 21 Spruce Street,
234-8653
Terre Haute Police Department – non-911 emergency calls,
232-1311
Chief of Police,
238-1661
Terre Haute Regional Hospital,

232-0021
Union Hospital,
238-7000
Indiana Poison Control Center,
800-222-1222

W. Wabash Valley Habitat for Humanity Terminology

Affiliate – *Affiliates* are independent, nonprofit organizations that are responsible for directing Habitat house-building work in their communities. All Habitat affiliates are required to raise as much funding locally as possible. As part of the relationship affiliates enter into with HFHI, they are expected to ***tithe*** to Habitat's work in other countries.

Blitz build – Beginning with a prepared foundation, a blitz build is the complete construction of a Habitat for Humanity house or houses within a very short and concentrated period of time--usually one or two weeks—by volunteers or a partner group such as a church or business. The term also can apply to the renovation of a house from the point where the structure is gutted to completion of basic restoration.

CHDO

Closing – refers to the process of your signing the escrow papers and Habitat's transferring ownership of the property to you

Escrow – in the context of real estate, it is an account established by the mortgage company to hold property tax and insurance payments during the term of the mortgage.

FHLBI Grant

Fund for Humanity – A local, revolving Fund for Humanity exists at each project, with the fund's money coming from Habitat house payments, contributions from individuals and organizations, no-interest loans, and income from fund-raising projects. The monies in the Fund for Humanity are used to build more Habitat houses.

Groundbreaking – Celebration of the first day of construction on the new home.

HUD Grant (Home Funds)

House dedication – Celebration of the completion of a new Habitat home and the events involving the family's moving into that home.

Letter of Intent… – the letter outlining the partner family's willingness to partner and intention to become a Habitat for Humanity partner family. This is usually signed after the family's application has been accepted and a Family Support Volunteer has been assigned to the family, but before construction on the home has begun.

Millard and Linda Fuller – Founder and Co-Founder of Habitat for Humanity International.

Habitat for Humanity International – the international organization with which Wabash Valley Habitat for Humanity, our local organization, is formally affiliated.

Mortgage – a mortgage is seen as the standard method by which individuals and businesses can purchase residential and commercial real estate without the need to pay the full value immediately.

Mortgage Company – in the case of a mortgage on a Habitat home, the mortgage company is the Habitat affiliate with which the family partnered.

Partner family – a family who has been selected to partner with Habitat with the goal of purchasing and owning a home through sweat equity and mortgage fulfillment

Purchase Agreement – a signed document outlining the contractual details of the purchase of the home from Habitat for Humanity by the partner family. This document is usually signed sometime after construction on the home has begun, but before the closing documents are prepared.

Sweat equity – the unpaid labor invested by homeowner partners in the Habitat for Humanity ministry. **These hours are a requirement of Habitat home ownership.** Sweat equity reduces the **monetary cost** of the house and increases the personal stake of each family member in their home. Sweat equity fosters partnership with Habitat volunteers and staff. *Sweat equity is a key principle of Habitat* and is important in building partnerships across economic, racial and national divisions. The number of sweat equity hours required of homeowners varies widely among affiliates and countries, but is usually between 200 and 500 hours. It is safest to say that hundreds of sweat-equity hours are required of homeowners.

Theology of the hammer – This simply means that as Christians we will agree on the use of the hammer as an instrument to manifest God's love. We may disagree on all sorts of other things – baptism, communion, what night to have a prayer meeting, and how the preacher should dress--but we can agree on the imperative of the gospel to serve others in the name of the Lord. *(As explained by Millard Fuller in his book, No More Shacks!)*

Wabash Valley Habitat for Humanity – local organization which is affiliated with Habitat for Humanity International and has exclusive rights for Habitat for Humanity building responsibilities for Vigo County. In the past a few homes were built in Sullivan County. Partner families work with the local affiliate.

X. Appendices

1. Family Support Work Folder
   a. Partner Family Summary (review for completeness and discuss with family regarding changes)
   b. Partner Family Profile (review for completeness and discuss with family regarding changes)
   c. Letter of Agreement, Purpose and Acceptance
   d. Homeowner Workshop List
   e. Family Progress Tracking Worksheet *(tracks major milestones and duties in the "life" of a Habitat build and first year of Partner Family relationship*
   f. Partner Family Contact Record
   g. Sweat Equity Policy
   h. Sweat Equity Timeline Plan *(developed individually for each partner family)*
   i. Sweat Equity Tracking Sheet
   j. Sweat Equity Monthly Status Report *(for committee and board reports)*
   k. House Construction Standards and Options
   l. Partner Family Construction Options sheet
   m. Hunter-Douglas Mini-blind Order Form (one copy retained)
   n. Orientation/Walkthrough Checklist
   o. Punchlist
   p. Mortgage Payment Policy
   q. Habitat Contact List

2. Periodic Maintenance Checklists
   a. Monthly Maintenance Checklist
   b. Spring Maintenance Checklist
   c. Summer Maintenance Checklist
   d. Fall Maintenance Checklist
   e. Winter Maintenance Checklist
   f. Annual Maintenance Checklist

3. Manufacturer warranties and user manuals

   Manufacturer warranties and user manuals (these documents are collected by the construction supervisor and added to this manual during the final stages of construction .. usually during the orientation walkthrough or when the partner family and FSV get together to fill out and mail warranties). Documents should be available for each of the following:

   a. Furnace
   b. Refrigerator
   c. Stove
   d. Floor covering
   e. Carpeting
   f. Kitchen and bathroom flooring

g. Windows
h. Doors
i. Electrical box
j. Kitchen sink
k. Stool
l. Vanity sink
m. Tub/shower

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